

JS 44 (Rev. 07/16)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

MICHAEL COLEY, Individually and as a representative of the class

(b) County of Residence of First Listed Plaintiff Philadelphia County
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

Shanon J. Carson, Berger & Montague, P.C., 1622 Locust Street, Philadelphia PA 19103, 215-875-4656

DEFENDANTSFIRST ADVANTAGE BACKGROUND SERVICES CORP.,
2695 Interstate Drive, Suite 103, Harrisburg PA 17110

County of Residence of First Listed Defendant Dauphin County
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

Calton L. Johnson, Jeffrey M. Scott, Esquire, Archer & Greiner, P.C., One Liberty Place, 32nd Floor, 1650 Market St., Philadelphia PA 19103, 215-963-3300**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | PTF | DEF | | PTF | DEF |
|---|---------------------------------------|----------------------------|---|----------------------------|---------------------------------------|
| Citizen of This State | <input checked="" type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input checked="" type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	PRISONER PETITIONS Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement	-Fair Credit Reporting Act (FCRA)		

V. ORIGIN (Place an "X" in One Box Only)

- ☐ 1 Original Proceeding
- ☒ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from Another District (specify)
- ☐ 6 Multidistrict Litigation - Transfer
- ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

28 U.S.C. § 1446(a)

Brief description of cause:

Fair Credit Reporting Act (FCRA)

VII. REQUESTED IN COMPLAINT:

☒ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

09/07/2016

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44**Authority For Civil Cover Sheet**

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I.(a) **Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use (b) **County of Residence.** For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the (c) **Attorneys.** Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. **Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here. United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box. Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)
- III. **Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. **Nature of Suit.** Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerk(s) in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. **Origin.** Place an "X" in one of the seven boxes.
Original Proceedings. (1) Cases which originate in the United States district courts.
Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441.
Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.
Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
Multidistrict Litigation – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C.
Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.
PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statute.
- VI. **Cause of Action.** Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service
- VII. **Requested in Complaint.** Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.
Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction.
Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.
- VIII. **Related Cases.** This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

UNITED STATES DISTRICT COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: Michael Coley, 1622 Locust Street, Phila PA 19103

Address of Defendant: First Advantage Background Services Corp., 2695 Interstate Drive Suite 103, Harrisburg PA 17110

Place of Accident, Incident or Transaction: Philadelphia Pennsylvania, United Parcel Service

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____ Judge _____ Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases
(Please specify) FCRA

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases
(Please specify) _____

ARBITRATION CERTIFICATION

(Check Appropriate Category)

I, _____, counsel of record do hereby certify:

☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

☒ Relief other than monetary damages is sought. Along with unspecified compensatory damages.

DATE: 9/7/2016

Attorney-at-Law

42353

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 9/7/2016

Attorney-at-Law

Attorney I.D.#

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

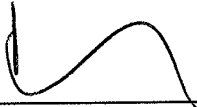
CASE MANAGEMENT TRACK DESIGNATION FORM

MICHAEL COLEY, Individually and as a	:	
representative of the class,	:	CIVIL ACTION
v.	:	
FIRST ADVANTAGE BACKGROUND	:	NO.
SERVICES CORP.,		

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ()
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) (X)
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

9/7/2016		Defendant
Date	Attorney-at-law	Attorney for
215-963-3300	215-963-9999	cjohnson@archerlaw.com
Telephone	FAX Number	E-Mail Address

**Civil Justice Expense and Delay Reduction Plan
Section 1:03 - Assignment to a Management Track**

- (a) The clerk of court will assign cases to tracks (a) through (d) based on the initial pleading.
- (b) In all cases not appropriate for assignment by the clerk of court to tracks (a) through (d), the plaintiff shall submit to the clerk of court and serve with the complaint on all defendants a case management track designation form specifying that the plaintiff believes the case requires Standard Management or Special Management. In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.
- (c) The court may, on its own initiative or upon the request of any party, change the track assignment of any case at any time.
- (d) Nothing in this Plan is intended to abrogate or limit a judicial officer's authority in any case pending before that judicial officer, to direct pretrial and trial proceedings that are more stringent than those of the Plan and that are designed to accomplish cost and delay reduction.
- (e) Nothing in this Plan is intended to supersede Local Civil Rules 40.1 and 72.1, or the procedure for random assignment of Habeas Corpus and Social Security cases referred to magistrate judges of the court.

**SPECIAL MANAGEMENT CASE ASSIGNMENTS
(See §1.02 (e) Management Track Definitions of the
Civil Justice Expense and Delay Reduction Plan)**

Special Management cases will usually include that class of cases commonly referred to as "complex litigation" as that term has been used in the Manuals for Complex Litigation. The first manual was prepared in 1969 and the Manual for Complex Litigation Second, MCL 2d was prepared in 1985. This term is intended to include cases that present unusual problems and require extraordinary treatment. See §0.1 of the first manual. Cases may require special or intense management by the court due to one or more of the following factors: (1) large number of parties; (2) large number of claims or defenses; (3) complex factual issues; (4) large volume of evidence; (5) problems locating or preserving evidence; (6) extensive discovery; (7) exceptionally long time needed to prepare for disposition; (8) decision needed within an exceptionally short time; and (9) need to decide preliminary issues before final disposition. It may include two or more related cases. Complex litigation typically includes such cases as antitrust cases; cases involving a large number of parties or an unincorporated association of large membership; cases involving requests for injunctive relief affecting the operation of large business entities; patent cases; copyright and trademark cases; common disaster cases such as those arising from aircraft crashes or marine disasters; actions brought by individual stockholders; stockholder's derivative and stockholder's representative actions; class actions or potential class actions; and other civil (and criminal) cases involving unusual multiplicity or complexity of factual issues. See §0.22 of the first Manual for Complex Litigation and Manual for Complex Litigation Second, Chapter 33.

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA**

MICHAEL COLEY, individually and as a
representative of the class,

Plaintiff,

v.

FIRST ADVANTAGE BACKGROUND
SERVICES CORP.,

Defendant.

Case No. _____

Formerly (IN THE COURT OF
COMMON PLEAS PHILADELPHIA
COUNTY CIVIL ACTION-AUGUST
TERM, 2016 No. 00291)

DEFENDANT'S NOTICE OF REMOVAL

Defendant FIRST ADVANTAGE BACKGROUND SERVICES CORP., by its attorneys and pursuant to 28 U.S.C. §§ 1441 and 1446, files this Notice of Removal of Case No. 16080029, which is pending in the Philadelphia County Court of Common Pleas, Trial Division. In support of its Notice of Removal, Defendant states as follows:

1. On or about August 2, 2016, Plaintiff commenced an action against Defendant in the Philadelphia County Court of Common Pleas, Trial Division, titled *Michael Coley, individually and as a representative of the class v. First Advantage Background Services Corp.*, Case No. 160800291.
2. On August 17, 2016, Plaintiff served a copy of the Complaint on Defendant. Pursuant to 28 U.S.C. § 1446(a), true and correct copies of the Civil Cover Sheet and the Complaint (which constitute all process, pleadings, and orders served upon Defendant) are attached hereto as Exhibit 1.
3. In Plaintiff's Complaint, Plaintiff alleges that Defendant violated various sections of the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.* ("FCRA").

4. This Court has original jurisdiction over this action pursuant to 28 U.S.C. § 1331 because Plaintiff's FCRA claims arise under the Constitution, laws, or treaties of the United States. Accordingly, this action is removable to this Court pursuant to 28 U.S.C. § 1441(a).

5. This Notice of Removal is timely as it is filed within thirty (30) days of Defendant's receipt of the Complaint by service of process. 28 U.S.C. § 1446(b).

6. Venue lies in this Court pursuant to 28 U.S.C. §§ 1441(a) and 1446(a) because this action originally was brought in the Philadelphia County Court of Common Pleas, Trial Division.

7. Pursuant to 28 U.S.C. § 1446(d), written notice of the filing of this Notice of Removal, together with a copy of the Notice of Removal, is being sent to Plaintiff and to the Clerk of Court for the Philadelphia County Court of Common Pleas, Trial Division. A copy of the Notice of Filing of Defendant's Notice of Removal to the United States District Court for the Eastern District of Pennsylvania is attached as Exhibit 2.

8. The undersigned has read this Notice of Removal, and to the best of the undersigned's knowledge, information, and belief, formed after reasonable inquiry, certifies that Defendant's factual allegations have evidentiary support and its legal contentions are warranted by existing law. The undersigned also certifies that this Notice of Removal is not interposed for any improper purpose, such as to harass, cause unnecessary delay or needless increase in the cost of litigation.

Respectfully submitted,

FIRST ADVANTAGE BACKGROUND
SERVICES CORP.

By 

Carlton L. Johnson
Jeffrey M. Scott
ARCHER & GREINER, P.C.
One Liberty Place
Thirty-Second Floor
1650 Market Street
Philadelphia, Pennsylvania 19103-7393
Telephone: (215) 279-9696
Facsimile: (215) 963-9999
cjohnson@archerlaw.com
jscott@archerlaw.com

Frederick T. Smith
(To be specially admitted)
Esther S. McDonald
(To be specially admitted)
Megan Poonolly
(To be specially admitted)
SEYFARTH SHAW LLP
1075 Peachtree Street, N.E., Suite 2500
Atlanta, Georgia 30309-3958
Telephone: (404) 885-1500
Facsimile: (404) 892-7056
fsmith@seyfarth.com
emcdonald@seyfarth.com
mpoonolly@seyfarth.com

Counsel for Defendant

Date: September 7, 2016

EXHIBIT 1

Court of Common Pleas of Philadelphia County
Trial Division
Civil Cover Sheet

For Prothonotary Use Only (Docket Number)

AUGUST 2016**000291**

E-Filing Number: 1608005659

PLAINTIFF'S NAME MICHAEL COLEY, ALIAS: BERGER & MONTAGUE, P.C.		DEFENDANT'S NAME FIRST ADVANTAGE BACKGROUND SERVICES CORP., ALIAS: C/O CORPORATION SERVICE COMPANY	
PLAINTIFF'S ADDRESS 1622 LOCUST STREET PHILADELPHIA PA 19103		DEFENDANT'S ADDRESS 2695 INTERSTATE DRIVE SUITE 103 HARRISBURG PA 17110	
PLAINTIFF'S NAME		DEFENDANT'S NAME	
PLAINTIFF'S ADDRESS		DEFENDANT'S ADDRESS	
PLAINTIFF'S NAME		DEFENDANT'S NAME	
PLAINTIFF'S ADDRESS		DEFENDANT'S ADDRESS	
TOTAL NUMBER OF PLAINTIFFS 1	TOTAL NUMBER OF DEFENDANTS 1	COMMENCEMENT OF ACTION <input checked="" type="checkbox"/> Complaint <input type="checkbox"/> Petition Action <input type="checkbox"/> Notice of Appeal <input type="checkbox"/> Writ of Summons <input type="checkbox"/> Transfer From Other Jurisdictions	
AMOUNT IN CONTROVERSY <input type="checkbox"/> \$50,000.00 or less <input checked="" type="checkbox"/> More than \$50,000.00	COURT PROGRAMS <input type="checkbox"/> Arbitration <input type="checkbox"/> Miss Tort <input type="checkbox"/> Jury <input type="checkbox"/> Savings Action <input type="checkbox"/> Non-Jury <input type="checkbox"/> Petition <input checked="" type="checkbox"/> Other: CLASS ACTION		
CASE TYPE AND CODE C1 - CLASS ACTION			
STATUTORY BASIS FOR CAUSE OF ACTION			
RELATED PENDING CASES (LIST BY CASE CAPTION AND DOCKET NUMBER)		IS CASE SUBJECT TO COORDINATION ORDER? YES NO	
TO THE PROTHONOTARY: Kindly enter my appearance on behalf of Plaintiff/Petitioner/Appellant: <u>MICHAEL COLEY</u> Papers may be served at the address set forth below.		FILED PROTHONOTARY AUG 02 2016 M. BRYANT	
NAME OF PLAINTIFF'S/PETITIONER'S/APPELLANT'S ATTORNEY SHANON J. CARSON		ADDRESS BERGER&MONTAGUE PC 1622 LOCUST ST PHILADELPHIA PA 19103	
PHONE NUMBER (215) 875-3000	FAX NUMBER (215) 875-4604		
SUPREME COURT IDENTIFICATION NO. 85957		E-MAIL ADDRESS scarson@bm.net	
SIGNATURE OF FILING ATTORNEY OR PARTY SHANON CARSON		DATE SUBMITTED Tuesday, August 02, 2016, 03:29 pm	

FINAL COPY (Approved by the Prothonotary Clerk)

BERGER & MONTAGUE, P.C.
 Shanon J. Carson, PA Bar No. 85957
 1622 Locust Street
 Philadelphia, PA 19103
 Telephone: 215-875-4656
 Facsimile: 215-875-4604
 scarson@bm.net



Counsel for Plaintiff and the Putative Class

MICHAEL COLEY, individually and as a
 representative of the class,

Plaintiff,

v.

FIRST ADVANTAGE BACKGROUND
 SERVICES CORP.,

Defendant.

PHILADELPHIA COUNTY
 COURT OF COMMON PLEAS
 TRIAL DIVISION

CLASS ACTION

Case No. _____

JURY TRIAL DEMANDED

COMPLAINT -- CLASS ACTION

IO — Contract; Other

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

PHILADELPHIA BAR ASSOCIATION
 Lawyer Referral and Information Service
 1101 Market Street, 11th Floor
 Philadelphia, Pennsylvania 19107
 (215) 238-1701

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notification. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defenses o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notification. Ademias, la corte puede decidira favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATA-MENTE SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

ASOCIACION DE LICENCIADOS DE
 FILADELPHIA
 Servicio De Referencia E Informacion Legal
 1101 Market Street, 11th Floor
 Filadelfia, Pennsylvania 19107
 (215) 238-1701

COMES NOW, Plaintiff Michael Coley ("Plaintiff"), on behalf of himself and the class set forth below and states as follows:

INTRODUCTION

1. This is a class action for damages, costs and attorneys' fees brought against Defendant First Advantage Background Services Corp. ("Defendant") pursuant to the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq.* ("FCRA").

2. Defendant is a consumer reporting agency that compiles and maintains files on consumers on a nationwide basis. It maintains an extensive database of public records regarding consumers. It then sells consumer reports generated from its database and furnishes these consumer reports to employers who use the reports to make decisions regarding employees and applicants.

3. In October 2015 Plaintiff applied to work for the United Parcel Service ("UPS") in Philadelphia, Pennsylvania. The consumer report provided by Defendant to UPS was grossly inaccurate and represented that Plaintiff was a convicted felon, having a 1998 conviction for theft by taking.

4. In truth, Plaintiff was pardoned for that conviction on January 2, 2013. As a consequence of the pardon, Plaintiff's political and civil rights were restored, and all disabilities resulting from the conviction and sentence were thereby removed.

5. Defendant does not obtain any records regarding pardons in the course of preparing consumer reports.

6. Defendant's report does not mention Plaintiff's pardon.

7. On behalf of himself and a class of similarly situated individuals, Plaintiff brings

claims pursuant to § 1681e(b) of the FCRA. Defendant does not employ reasonable procedures to ensure the maximum possible accuracy of its records, and its failure to employ reasonable procedures resulted in Plaintiff's report being inaccurate.

8. On behalf of himself and a class of similarly situated individuals, Plaintiff also brings claims pursuant to § 1681k of the FCRA. Defendant does not employ strict procedures to ensure that public records it includes in its reports are complete and up to date. Nor does Defendant send contemporaneous notice to consumers that it is including adverse public records information in its reports. Defendant's failure to employ strict procedures and/or to send contemporaneous notice resulted in Plaintiff's report being incomplete and not up to date.

9. Plaintiff disputed the inaccuracy in his report, sending Defendant a copy of the documents evidencing the pardon, but Defendant refused to remove the inaccurate information. Plaintiff accordingly also brings an individual claim under 15 U.S.C. § 1681i for Defendant's failure to conduct a reasonable reinvestigation of his file.

JURISDICTION

10. This Court has jurisdiction over Plaintiff's claims based on concurrent jurisdiction under 15 U.S.C. § 1681p.

11. The Courts of Common Pleas of this Commonwealth are endowed with full authority as provided by law, which extends to causes of action arising under federal law. 42 Pa. C.S.A. § 931.

12. The Court has personal jurisdiction over Defendant.

13. Venue in this Court is proper under Pennsylvania Rules of Civil Procedure 1006 and 2179 because Defendant regularly conducts business in Philadelphia County.

14. Defendant is registered with the Pennsylvania Secretary of State to do business in Pennsylvania and has designated an agent for service of process.

PARTIES

15. Plaintiff is a natural person and a “consumer” as protected and governed by the FCRA.

16. Defendant is a Florida corporation which is registered to do business in Pennsylvania.

17. Defendant sells background reports containing, *inter alia*, information about consumers’ criminal backgrounds to prospective employers. Defendant is a consumer reporting agency as contemplated by the FCRA, 15 U.S.C. § 1681a. Defendant is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports to third parties.

FACTUAL ALLEGATIONS RELATING TO PLAINTIFF

18. In October 2015, Plaintiff applied for employment with UPS in Philadelphia, Pennsylvania.

19. On or around October 26, 2015, Defendant prepared a consumer report regarding Plaintiff and furnished the report to UPS for a fee. The report is attached hereto as Exhibit A.

20. At the time it sent Plaintiff’s report to UPS, Defendant never sent Plaintiff any contemporaneous notice indicating that it was publishing derogatory public record information about him.

21. The consumer report sold by Defendant contained inaccurate and derogatory information relating to Plaintiff, including that Plaintiff had a conviction for theft from 1998. The

report also stated that Plaintiff was sentenced to probation for “length unknown” and that Plaintiff’s probation was subsequently revoked.

22. In truth, Plaintiff was pardoned for that conviction on January 2, 2013. As a consequence of the pardon, Plaintiff’s political and civil rights were restored, and all disabilities resulting from the conviction and sentence were thereby removed.

23. Defendant’s report contains no information on the pardon whatsoever.

24. Further, Defendant’s report states that the data regarding the theft conviction is “current as of” April 25, 2012. This means Defendant knew it was relying on records that it believed were only up to date as of *three and a half years* before its report on Plaintiff was prepared.

25. Defendant’s FCRA violations injured Plaintiff by publishing derogatory and inaccurate information about him

26. On or about May 9, 2016, Defendant received a written dispute from Plaintiff wherein Plaintiff disputed the accuracy of his file, specifically, Plaintiff disputed Defendant’s inclusion of the theft conviction for which he had been pardoned. (Exhibit B.)

27. Defendant, however, failed to remove the inaccurate information from Plaintiff’s file. Instead, Defendant sent correspondence dated on or before June 2, 2016 to Plaintiff that indicated it had “verified” the criminal records in his consumer file. (Exhibit C.)

28. Defendant’s reinvestigation was unreasonable because Defendant failed to re-examine its own database and to utilize pardon and parole records which pertain to the criminal incidents it reported. Defendant had access to those records because Plaintiff provided them and because they are publicly available.

29. Both Defendant's file disclosure response and its response to Plaintiff's re-investigation request indicate that Defendant never obtained copies of any records regarding pardons. Instead, Defendant relied solely on grossly outdated textual summaries of the criminal incidents it reported—the same textual summaries it relied on when preparing the original report.

30. Had Defendant carefully examined the records in its possession, or obtained records regarding pardons from appropriate governmental authorities, Defendant would have seen that the records it obtained and that it published were inaccurate, incomplete, and out of date.

31. On or about June 28, 2016, Defendant received a written request from Plaintiff asking that Defendant provide its reinvestigation procedures in accordance with 15 U.S.C. § 1681i(a)(7). (Exhibit D.)

32. In response, in an undated letter which Plaintiff received on or about July 11, 2016, Defendant failed to provide its reinvestigation procedures. (Exhibit E.)

33. Instead, Defendant informed Plaintiff that it had completed its reinvestigation and had revised his report.

34. Defendant's purportedly revised report failed to include anything intelligible regarding Plaintiff's pardon. Instead, it simply restated the information that was initially included, but added a second, duplicative entry which included the text "Notice by pardon 1/09/2013;" in front of the sentencing information it had included in its previous report on Plaintiff. (*Id.*)

35. "Notice by pardon" is not an intelligible phrase and is not maximally accurate because it fails to inform the user of the critical thing the user should know: that Plaintiff was pardoned by the state of Georgia for the offense.

36. The people who Defendant employs to review criminal records documents do not

have any legal background or training which allows them to understand the legal effect of a pardon or to ensure that pardons are accurately reflected on consumers' reports.

FACTS DEMONSTRATING THAT DEFENDANT WILFULLY FAILED TO USE REASONABLE OR STRICT PROCEDURES TO ASSURE MAXIMUM POSSIBLE ACCURACY AND THAT ITS REPORTS ARE COMPLETE AND UP TO DATE

37. If Defendant had reasonable procedures to assure maximum possible accuracy, it could have determined that the information in Plaintiff's report was incorrect and outdated.

38. Defendant has been sued before for erroneously reporting criminal records belonging to individuals who were subsequently pardoned. *See Thompson v. First Advantage*, Case No. 2:16-cv-00973-CWH (D.S.C. Mar. 28, 2016).

39. Defendant has also received disputes in connection with its reporting of criminal records where the consumer was pardoned.

40. Defendant's failure to ensure that it does not report records on individuals who were subsequently pardoned is unreasonable. Defendant made an intentional choice to prepare its reports in an over-inclusive fashion, reporting convictions without regard to subsequent pardons.

41. Defendant has no procedure in place whatsoever to check criminal records it reports against publicly available data regarding subsequent pardons.

42. Defendant relies on old and outdated public records data, as is evidenced by the old "current as of" date in its file.

43. In fact, Defendant attempts to protect itself from liability by placing a purported disclaimer on its reports stating that the information contained therein may be inaccurate as a result of its matching criteria. Defendant's reports state:

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

(Exhibit A.)

44. Through the above disclaimer, by which Defendant unlawfully attempts to shift the burden to ensure accuracy onto its customers, Defendant explicitly acknowledges that there are numerous procedures, such as obtaining original court records, that Defendant could have employed to verify the accuracy of its records, particularly records obtained from third parties. However, Defendant chose not to do so.

45. Defendant could, and should, have had a policy which required it to track pardons and to compare lists of individuals who had been pardoned with criminal conviction information it reported. However, Defendant chose not to implement such a policy in order to avoid the time and expense that would have been associated with such a policy. Defendant's intentional and knowing decision to fail to obtain pardon records was financially motivated and was conducted with reckless disregard for the rights of consumers to have their reports fully and accurately reflect the status of their actual records.

**FACTS DEMONSTRATING THAT DEFENDANT'S FAILURE TO CONDUCT A
REASONABLE REINVESTIGATE WAS WILLFUL**

46. The people who Defendant employs to review criminal records documents do not have any legal background or training which allows them to understand the legal effect of a pardon or to ensure that pardons are accurately reflected on consumers' reports.

47. Defendant has no standardized process or procedure for revising reports in circumstances where the consumer provides evidence that he or she was pardoned for an offense.

48. Defendant failed to verify Plaintiff's pardon or to obtain any independent records regarding his pardon.

49. Defendant failed to use intelligible language to inform the user that Plaintiff had been pardoned for his offense by the Board of Pardons and Paroles in Georgia. Reasonable procedures would have dictated that Defendant not include the offense twice in its purportedly revised report, and also that Defendant include language accurately reflecting the nature of the pardon in its report.

50. Prior to conducting its reinvestigation on Plaintiff, Defendant had been sued on at least one previous occasion for reporting convictions without noting that the consumer had subsequently been pardoned. *See Thompson*, Case No. 2:16-cv-00973-CWH.

GENERAL FACTS REGARDING DEFENDANT'S WILLFULNESS

51. In addition to the conduct set forth above, Defendant's willful conduct is further reflected by, *inter alia*, the following:

- a. The FCRA was enacted in 1970; Defendant has had 46 years to become compliant;
- b. Defendant is a corporation with access to legal advice through its own general counsel's office and outside litigation counsel. Yet, there is no contemporaneous evidence that it determined that its conduct was lawful;
- c. Defendant knew or had reason to know that its conduct was inconsistent with FTC guidance, case law, and the plain language of the FCRA;

- d. Defendant voluntarily ran a risk of violating the law substantially greater than the risk associated with a reading that was merely careless; and
- e. Defendant's violations of the FCRA were repeated and systematic.

52. At all times relevant hereto, Defendant's conduct was willful and carried out in knowing or reckless disregard for consumers' rights under the FCRA. Defendant's conduct was intentionally accomplished through its intended procedures; these procedures have continued despite the fact that Defendant and other consumer reporting agencies have been subject to court decisions and consumer complaints critical of similar conduct; and Defendant will continue to engage in this conduct because it believes there is greater economic value in selling over-inclusive consumer reports than in producing accurate reports.

CLASS ACTION ALLEGATIONS

53. Plaintiff brings Counts I and II as a class action pursuant to Pa. R. Civ. P. 1701-16 on behalf of a class defined as:

All individuals on whom Defendant prepared consumer reports including information about a criminal conviction where the conviction was pardoned prior to the date on which the report was issued. The class begins on the date two years prior to the filing of this Complaint and ends on the date the class list is prepared.

54. The class satisfies the requirements of Pa. R. Civ. P. 1702.

55. Numerosity: The class is so numerous that joinder of all class members is impracticable. Given the volume of Defendant's business, there are thousands of class members.

56. Typicality: Plaintiff's claims are typical of the members of the class. It is typical for Defendant to produce consumer reports which fail to account for the fact that the convictions listed therein were the subject of a pardon. The FCRA violations suffered by Plaintiff are typical

of those suffered by other class members, and Defendant treated Plaintiff consistently with other class members in accordance with its standard policies and practices.

57. Adequacy: Plaintiff will fairly and adequately protect the interests of the class pursuant to Pa. R. Civ. P. 1709 because he and his experienced counsel are free of any conflicts of interest and are prepared to vigorously litigate this action on behalf of the class.

58. Commonality: This case presents common questions of law and fact, including but not limited to:

- a. Whether Defendant violated the FCRA by failing to follow reasonable procedures to ensure maximum possible accuracy in reporting criminal convictions that were subsequently pardoned;
- b. Whether Defendant violated the FCRA by failing to follow strict procedures to ensure public records information it reports is complete and up to date;
- c. Whether Defendant's violations of the FCRA were willful; and
- d. The proper measure of damages.

59. Class certification is appropriate under Rule 1708 because, *inter alia*, questions of law and fact common to the class predominate over any questions affecting only individual members of the class, and because a class action is superior to other available methods for the fair and efficient adjudication of this litigation. Defendant's conduct described in this Complaint stems from common and uniform policies and practices, resulting in common violations of the FCRA. Members of the class do not have an interest in pursuing separate actions against Defendant, as the amount of each class member's individual claim is small compared to the expense and burden of individual prosecution. Class certification also will obviate the need for unduly duplicative

litigation that might result in inconsistent judgments concerning Defendant's practices. Moreover, management of this action as a class action will not present any likely difficulties. In the interests of justice and judicial efficiency, it would be desirable to concentrate the litigation of all class members' claims in a single forum.

60. In view of the complexities of the issues and the expenses of litigation the separate claims of individual class members are insufficient in amount to support separate actions.

61. Yet, the amount which may be recovered by individual class members will be large enough in relation to the expense and effort of administering the action to justify a class action. The administration of this action can be handled by class counsel or a third party administrator, and the costs of administration will represent only a small fraction of the ultimate recovery to be achieved.

62. Plaintiff intends to send notice to all members of the class to the extent required by Rule 1712. The names and addresses of the class members are available from Defendant's records.

COUNT I
15 U.S.C. § 1681e(b)
On behalf of Plaintiff and the Class

63. Plaintiff reiterates each of the allegations in the preceding paragraphs as if set forth at length herein.

64. Defendant violated 15 U.S.C. § 1681e(b) by failing to establish or to follow reasonable procedures to assure maximum possible accuracy in the preparation of the consumer reports it furnished regarding Plaintiff. Specifically, Defendant:

- a. Misidentified Plaintiff as a convicted felon and stated information about Plaintiff's sentence without noting that Plaintiff was subsequently pardoned and

- relieved of the disabilities associated with his sentence;
- b. Failed to attempt to obtain any records whatsoever regarding the identities of individuals who have received pardons;
- c. Relied on information that was over three and a half years old;
- d. Falsely stated that the initial length of Plaintiff's probationary sentence was "unknown."

65. The foregoing violations were negligent and/or willful. Defendant acted in knowing or reckless disregard of its obligations and the rights of Plaintiff and other class members under 15 U.S.C. § 1681e(b).

66. As a result of Defendant's conduct, Plaintiff and class members suffered actual damages including but not limited to: denial of employment, damage to reputation, embarrassment, humiliation and other mental and emotional distress.

67. Plaintiff and class members are entitled to recover actual damages and/or statutory damages, punitive damages, costs and attorneys' fees from Defendant in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and § 1681o.

COUNT II
15 U.S.C. § 1681k
On behalf of Plaintiff and the Class

68. Plaintiff reiterates each of the allegations in the preceding paragraphs as if set forth at length herein.

69. Defendant violated 15 U.S.C. § 1681k by failing to establish or to follow strict procedures to ensure the consumer reports it prepared regarding Plaintiff and the class were complete and up to date. Specifically, Defendant:

- a. Misidentified Plaintiff a convicted felon and stated information about Plaintiff's sentence without noting that Plaintiff was subsequently pardoned and relieved of the disabilities associated with his sentence;
- b. Failed to attempt to obtain any records whatsoever regarding the identities of individuals who have received pardons;
- c. Falsely stated that the initial length of Plaintiff's probationary sentence was "unknown;"
- d. Relied on information that was over three and a half years old; and
- e. Failed to send Plaintiff a contemporaneous notice when it included adverse public records information in his report.

70. The foregoing violations were negligent and/or willful. Defendant acted in knowing or reckless disregard of its obligations and the rights of Plaintiff and other class members under 15 U.S.C. § 1681k.

71. As a result of Defendant's conduct, Plaintiff and class members suffered actual damages including but not limited to: denial of employment, damage to reputation, embarrassment, humiliation and other mental and emotional distress.

72. Plaintiff and class members are entitled to recover actual damages and/or statutory damages, punitive damages, costs and attorneys' fees from Defendant in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and § 1681o.

COUNT III
15 U.S.C. § 1681i
On Behalf of Plaintiff Individually

73. Plaintiff reiterates each of the allegations in the preceding paragraphs as if set forth at length herein.

74. Upon receiving Plaintiff's dispute, Defendant violated the FCRA by failing to "conduct a reasonable reinvestigation to determine whether the disputed information is accurate." 15 U.S.C. § 1681i.

75. The foregoing violation was negligent and/or willful. Defendant acted in knowing or reckless disregard of its obligations and the rights of Plaintiff under 15 U.S.C. § 1681i. Plaintiff is entitled to recover actual damages and/or statutory damages, punitive damages, costs and attorneys' fees from Defendant in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and § 1681o.

COUNT IV
15 U.S.C. § 1681i(a)(7)
On Behalf of Plaintiff Individually

76. Plaintiff reiterates each of the allegations in the preceding paragraphs as if set forth at length herein.

77. Defendant failed to respond within fifteen days of receiving Plaintiff's request for a description of the procedure used to determine the accuracy and completeness of the information and for the business name, address, and telephone, of any furnisher of information contacted in connection with such information.

78. The foregoing violation was negligent and/or willful. Defendant acted in knowing or reckless disregard of its obligations and the rights of Plaintiff under 15 U.S.C. § 1681i(a)(7).

Plaintiff is entitled to recover actual damages and/or statutory damages, punitive damages, costs and attorneys' fees from Defendant in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and § 1681o.

JURY TRIAL DEMANDED

Plaintiff demands a jury trial as to all claims so triable.

PRAYER FOR RELIEF

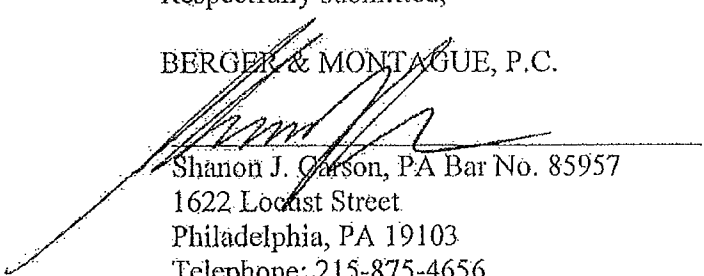
WHEREFORE, Plaintiff, on behalf of himself and the class, seeks the following relief:

- a. Determining that this action may proceed as a class action under Rule 1708;
- b. Designating Plaintiff as the class representative for the class;
- c. Designating Plaintiff's counsel as counsel for the class;
- d. Issuing proper notice to the class at Defendant's expense;
- e. Declaring that Defendant committed multiple, separate violations of the FCRA;
- f. Declaring that Defendant acted negligently, or willfully and in deliberate or reckless disregard of the rights of Plaintiff and the class under the FCRA;
- g. Awarding actual and/or statutory damages as provided by the FCRA;
- h. Awarding punitive damages;
- i. Awarding reasonable attorneys' fees and costs and expenses, as provided by the FCRA;
- j. Granting other and further relief, in law or equity, as this Court may deem appropriate and just.

Date: August 2, 2016

Respectfully submitted,

BERGER & MONTAGUE, P.C.



Sharon J. Carson, PA Bar No. 85957
1622 Locust Street
Philadelphia, PA 19103
Telephone: 215-875-4656
Facsimile: 215-875-4604
scarson@bm.net

Counsel for Plaintiff and the Putative Class



EXHIBIT A

MICHAEL COLEY

Background Report

Confidential

MICHAEL COLEY

Redacted

CID - 74307520

UNITED PARCEL SERVICE

EAST CENTRAL REGION 124-07-33

1 HOG ISLAND ROAD

PHILADELPHIA, PA 19153

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a

Case ID: 16080029

report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
 Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details

First Advantage Customers

Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)



First Advantage
 A Goodway Technology Group Company

Enterprise Advantage

General Consumer Information

Consumer's Name MICHAEL COLEY **NONE**

Client Name UNITED PARCEL SERVICE **NJLAW**

The following consumer information was used in the production of this report:
 Last Name, First Name, Middle Name, SSN, Date of Birth, Address
SSN Redacted **Address** Redacted
 CAMDEN, NJ Redacted

Date of Birth

Consumer Contact **Consumer Alternate Contact**

Other Names
 Not Provided

Information Regarding this Order:
Position Applied For **Date Ordered** 19/Oct/2015 12:15:15 PM

Background Check 26/Oct/2015 05:20:59 PM **Report Last Updated on** 26/Oct/2015 05:20:59 PM
Completion Date

Date Report Printed 27/Oct/2015 02:43:13 PM

All timestamps represent US Eastern Time

Background Report Summary

Score Result 10/26/2015 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS DECISIONAL

Package Name: STANDARD PACKAGE

Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File	Complete	Yes**	
First Advantage National Criminal File CAMDEN, CAMDEN, NJ	Complete	Yes**	Decisional
Felony Including Misdemeanor	Complete	No	
Felony Including Misdemeanor CAMDEN, CAMDEN, NJ	Complete	No	Eligible
Additional Searches Ordered			
NONE			

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results.

Case ID: 16080029

refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN?Yes

State IssuedNEW JERSEY

Date IssuedBETWEEN 1973-1973

Reported Deceased?No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

First Advantage National Criminal File CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Decisional
Record Source	DATABASE SEARCH (XDB) - PROM - GA - FULTON COUNTY SUPERIOR AND STATE COURTS	
Search Results	Record Found	
Search Type	First Advantage National Criminal File Search	
Date of Search	19/Oct/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Redacted	
Location	FULTON, GA FULTON COUNTY	
Given Name Searched	MICHAEL COLEY	
Full matched by the following identifiers: Last Name, First Name, DOB, SSN		
Case Reference #	Z03815	
Case Date	27/Dec/1998	
Name on File	MICHAEL COLEY	
SSN on File	Redacted	
DoB on File		
Charge	THEFT BY TAKING	
Major/Minor Category	THEFT/FRAUD/BURGLARY / THEFT	
Charge Type	FELONY	
Disposition	GUILTY	

Date	14/Feb/1997
Sentence	PROBATION LENGTH UNKNOWN; PROBATION REVOKED 1/30/1989; FINE/COST/RESTITUTION \$ 2149.00
Current as of Date	25/Apr/2012
Order Process History	
Date	Description
19/Oct/2015 12:15:15 PM	Record Ordered.
19/Oct/2015 12:28:32 PM	Record sent for Auto Adjudication.
19/Oct/2015 12:28:35 PM	Search In Progress.
19/Oct/2015 11:32:23 PM	Record Judged.

Felony Including Misdemeanor CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Eligible
Record Source	CAMDEN SUPERIOR COURT-CRIMINAL DIVISION	
Search Results	No Record Found	
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
Date of Search	26/Oct/2015	
Search Period	10/05/2008 - 10/05/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Redacted	
Location	101 SOUTH 5TH STREET HALL OF JUSTICE CAMDEN CAMDEN COUNTY	
Given Name Searched	MICHAEL COLEY	
Developed Name Searched	MICHAEL COLEY	
Source Status History		
Status Date	Description	
20/Oct/2015 02:00:10 PM	Additional Research Required, Expected completion by 10/21/2015	
19/Oct/2015 02:00:24 PM	Search in progress, Expected completion by 10/21/2015	
19/Oct/2015 12:15:24 PM	Search in progress, Expected completion by 10/22/2015	
Order Process History		
Date	Description	
19/Oct/2015 12:15:15 PM	Search In Progress.	
19/Oct/2015 12:15:25 PM	Search In Progress.	

26/Oct/2015 05:13:22 PM

Record Judged

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
d. Federal Credit Unions	

3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA please contact:

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety

124 Halsey Street

Newark, NJ 07102

Phone: 800-242-5846

973-504-6200

For New Jersey Residents:

New Jersey File Freeze Information:

New Jersey Consumers Have the Right to Obtain a Security Freeze

Case ID: 16080029

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a

Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches/agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember insured banks, insured state branches of foreign banks, and insured state savings associations	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
3. Air carriers	a. FDIC Consumer Response Center Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation
4. Creditors subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation
5. Creditors subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE
8. Federal Land Banks, Federal land bank associations, Federal intermediate credit banks, and Production credit associations	Farm Credit Administration 1501 Farm Credit Drive

9. Retailers, Finance Companies, and all other creditors not listed above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA
---	---

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

Un Resumen de Sus Derechos Bajo el Fair Credit Reporting Act

La Federal Fair Credit Reporting Act (FCRA) promueve la exactitud, justicia y privacidad de la información en los archivos de las agencias de informe del consumidor. Hay muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito y agencias especializadas (como agencias que venden información sobre historial de escritura, registros médicos, e historial de alquiler). He aquí un resumen de sus principales derechos en virtud de la FCRA. **Para obtener más información, incluyendo información sobre derechos adicionales, visite www.consumerfinance.gov/learnmore o escribe a Consumer Financial Protection Bureau 1700 G Street NW, Washington, DC 20552.**

- Se le debe informar si la información en su expediente se ha utilizado en su contra. Cualquier persona que utilice un reporte de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo – o para tomar otra acción adversa contra usted – debe informarle y debe darle el nombre, dirección y número de teléfono de la agencia que suministro la información.

- **Usted tiene el derecho de saber lo que está en su expediente.** Puede solicitar y obtener toda la información acerca de usted en los archivos de una agencia de informes del consumidor (su “divulgación de archivos”). Usted tendrá que proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación será libre. Usted tiene derecho a una divulgación gratuita si :

- una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
- usted ha sido víctima de robo de identidad y hacer una alerta de fraude en su expediente;
- su expediente contiene información no exacta como resultado de fraude;
- usted recibe asistencia pública;
- no está empleado, pero anticipa solicitar empleo en 60 días

En adición, todos los consumidores tienen derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor. Visite www.consumerfinance.gov/learnmore para obtener información adicional.

- **Usted tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Usted puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar por ello. En algunas transacciones hipotecarias, recibirá

información de puntuación de crédito de forma gratuita desde el prestamista hipotecario.

- **Usted tiene el derecho de confrontar información incompleta o inexacta.** Si identifica información en su expediente que es incompleta o inexacta, y la reporta a la agencia de informes del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite www.consumerfinance.gov/learnmore para una explicación de los procedimientos de solución.
- **Agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información inexacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. Sin embargo, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor no pueden reportar información negativa ocurrida hace mas de 7 años, no quiebras ocurridas hace mas de 10 años de edad.
- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten -- generalmente para considerar una solicitud con acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica que tienen una necesidad valida de acceso.
- **Usted debe dar su consentimiento para que los informes que se proporcionen a los empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. Consentimiento escrito generalmente no es requerido en la industria de camiones. Para obtener información, visite www.consumerfinance.gov/learnmore.
- **Usted puede limitar "preseleccionadas" ofertas de crédito y seguro que obtiene basadas en información en su informe de crédito.** No solicitadas "preseleccionadas" ofertas de crédito y seguro deben incluir un número de teléfono gratuito al que puede llamar si desea eliminar su nombre y dirección de las listas de estas ofertas se basan. Usted puede optar por las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8688).
- **Usted puede buscar una compensación de los acreedores.** Si una agencia de informe del consumidor, o, en algunos casos, un usuario de informes del consumidor o proveedor de información en una agencia de informe del consumidor infringe la FCRA, usted puede ser capaz de demanda en una corte estatal o federal.
- **Víctimas de robo de identidad y el personal militar activo tienen derechos adicionales impuestos.** Para obtener más información, visite www.consumerfinance.gov/learnmore.

Los estados pueden cumplir la FCRA, y muchos estados tienen sus propias leyes de informes de los consumidores. En algunos casos, usted puede tener más derechos bajo la ley estatal. Para obtener más información, póngase en contacto con su agencia estatal o local de protección del consumidor o su Fiscal General del Estado. Agencias a nivel federal son:

TIPO DE NEGOCIO :	CONTACTO :
1. a. Los bancos, asociaciones de ahorro y cooperativas de crédito con activos totales de más de \$10 mil millones y sus afiliados b. Dichas filiales que no son bancos, asociaciones de ahorro o cooperativas de crédito también debe indicar, además de la CFPB	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357

<p>2. Si no desea que estén comprendidos en el punto 1 anterior :</p> <p>a. Los bancos nacionales, federales, asociaciones de ahorro y sucursales / agencias federales de bancos extranjeros</p> <p>b. Los bancos estatales miembros, las sucursales y agencias de bancos extranjeros (que no sean poderes federales, agencias federales, estatales y ramas asegurados de los bancos extranjeros), las compañías de préstamos comerciales de propiedad o controladas por bancos extranjeros y las organizaciones que operan al amparo del artículo 25 o 25A de la Reserva Federal actual</p> <p>c. No miembro bancos asegurados, ramas estatales asegurados de los bancos extranjeros y asegurados asociaciones estatales de ahorro</p> <p>d. Las Cooperativas de Crédito</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 9050</p> <p>b. De la Reserva Federal de Ayuda al Consumidor del Centro P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Compañías Aéreas</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue S.E. Washington, DC 20590</p>
<p>4. Los acreedores sujetos a la Junta de Transporte Terrestre</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423</p>
<p>5. Los acreedores sujetos a los Packers y Stockyards Act</p>	<p>Más cercano Packers y Stockyards supervisor de área Administración</p>
<p>6. Pequeñas Empresas de Inversión</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W. 8th Floor Washington, DC 20416</p>
<p>7. Agentes y Concesionarios</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Bancos Federales de Tierras Federales, asociaciones de Bancos de Tierras, los Bancos Federales de crédito y las asociaciones intermedias de Producción crédito</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLenn, VA 22102-5090</p>
<p>9. Minoristas, compañías financiera, y los restantes acreedores no mencionados anteriormente</p>	<p>FTC Regional Office para la region en la que opera el acreedor o la Federal Trade Commission : Consumer Center – FCRA Washington, DC 20580 (877) 382-4357</p>

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C., 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street, N.W. Washington, D.C., 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft.** A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-800-EXPERIAN (397-3742); www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumerfinance.gov/learnmore.

- 2. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional

disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore.

3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your *identity theft report*. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit

www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.

For New Jersey Residents:

New Jersey File Freeze Information:

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-845-6004.

Experian

www.experian.com

(888) 397-3742

P.O. Box 2350

Chatsworth, CA 91313

TransUnion -- Consumer Relations

www.transunion.com/direct

(800) 888-4213

2 Baldwin Place

P.O. Box 1000

Chester, PA 19022

Equifax

www.equifax.com

(800) 685-1111

P.O. Box 740241

Atlanta, GA 30374-0241

**A SUMMARY OF YOUR RIGHTS UNDER THE
NEW JERSEY FAIR CREDIT REPORTING ACT**

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA please contact:

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety

124 Halsey Street

Newark, NJ 07102

Phone: 800-242-5846

973-504-6200

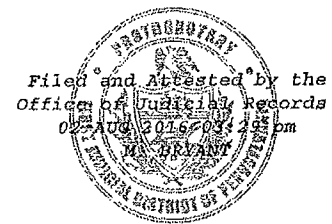


EXHIBIT B

Date:

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348-5292

RE: Dispute

To whom it may concern:

I am writing to ask that you investigate and immediately correct inaccurate and incomplete information included in a consumer report you published. Specifically, on October 27, 2015, you sent the attached report about me to United Parcel Service. The report includes a December 27, 1998 case of Theft By Taking in Fulton County, Georgia (Case Ref. Z03815).

I received a Pardon for that case on January 2, 2013, *almost three years before* you provided your report to the United Parcel Service. Your failure to include my Pardon indicates you failed to examine the original record. This is unreasonable and violates requirements that your reports be accurate and complete, 15 U.S.C. § 1681e(b). Accordingly, you must include notation to indicate that this conviction has been pardoned.

I am writing to demand that you perform a reinvestigation of the inaccurate and incomplete information in my report, and that you correct your error by immediately adding notation that I have been pardoned for this conviction.

I am enclosing a copy of your inaccurate and incomplete report as well as copies of the original court records which demonstrate the pardon. I am also enclosing a copy of my driver's license so you can verify my identity.

Please confirm with me *immediately* that you have corrected the inaccurate and incomplete information in my report.

Sincerely,

Michael Coley
Redacted

Camden, NJ Redacted
SSN: Redacted

Enclosure

MICHAEL COLEY

Background Report

Confidential

MICHAEL COLEY
Redacted

CID - 74307520

UNITED PARCEL SERVICE
EAST CENTRAL REGION 124-07-33
1 HOG ISLAND ROAD
PHILADELPHIA, PA 19153

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(e)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a confidential ID: 16080029

report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer:

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1-678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details.

First Advantage Customers:

Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-560-3001)



First Advantage
Temporary Background Screening

Enterprise Advantage

General Consumer Information

Consumer's Name: MICHAEL COLEY

NONE

Client Name: UNITED PARCEL SERVICE

NOLAW

The following consumer information was used in the production of this report:
Last Name, First Name, Middle Name, SSN, Date of Birth, Address
SSN: Redacted

Address: Redacted
CAMDEN, NJ Redacted

Date of Birth:

Consumer Contact:

Consumer Alternate Contact:

Other Names:

Not Provided

Information Regarding this Order:
Position Applied For:

Date Ordered: 19/Oct/2015 12:15:15 PM

Background Check: 26/Oct/2015 05:20:59 PM
Completion Date:

Report Last Updated on: 26/Oct/2015 05:20:59 PM

Date Report Printed: 27/Oct/2015 02:43:13 PM

All timestamps represent US Eastern Time

Background Report Summary

Score Result: 10/26/2015 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS DECISIONAL

Package Name: STANDARD PACKAGE

Package Searches Ordered:

Status

Review

Score

First Advantage National Criminal File

Complete

Yes**

First Advantage National Criminal File CAMDEN, CAMDEN, NJ

Complete

Yes**

Decisional

Felony Including Misdemeanor

Complete

No

Felony Including Misdemeanor CAMDEN, CAMDEN, NJ

Complete

No

Eligible

Additional Searches Ordered

NONE

* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.

** Further review is required by the client to determine the consumer's eligibility based on background check results.

Case ID: 16080029

refer to the corresponding detailed component report section for additional information.

*** This product has been blocked from delivery due to compliance related restrictions.

Social Security Number Validation

Note

The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.

Valid SSN? Yes

State Issued NEW JERSEY

Date Issued BETWEEN 1973-1973

Reported Deceased? No

Disclaimer

The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.

First Advantage National Criminal File CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Decisional
Record Source	DATABASE SEARCH (XDB) - PROM - GA - FULTON COUNTY SUPERIOR AND STATE COURTS -	
Search Results	Record Found	
Search Type	First Advantage National Criminal File Search	
Date of Search	19/Oct/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Redacted	
Location	FULTON, GA FULTON COUNTY	
Given Name Searched	MICHAEL COLEY	
Full matched by the following Identifiers: Last Name, First Name, DOB, SSN		
Case Reference #	Z03815	
Case Date	27/Dec/1998	
Name on File	MICHAEL COLEY	
SSN on File	Redacted	
DOB on File		
Charge	THEFT BY TAKING	
Major/Minor Category	THEFT/FRAUD/BURGLARY / THEFT	
Charge Type	FELONY	
Disposition	GUILTY	

Date	14/Feb/1997
Sentence	PROBATION LENGTH UNKNOWN; PROBATION REVOKED 1/30/1989; FINE/COST/RESTITUTION \$ 2149.00
Current as of Date	25/Apr/2012
Order Process History	
Date	Description
19/Oct/2015 12:15:15 PM	Record Ordered
19/Oct/2015 12:28:32 PM	Record sent for Auto Adjudication
19/Oct/2015 12:28:35 PM	Search In Progress
19/Oct/2015 11:32:23 PM	Record Judged

Felony Including Misdemeanor CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Eligible
Record Source	CAMDEN SUPERIOR COURT-CRIMINAL DIVISION	
Search Results	No Record Found	
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
Date of Search	26/Oct/2015	
Search Period	10/05/2000 - 10/05/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Redacted	
Location	101 SOUTH 5TH STREET HALL OF JUSTICE CAMDEN CAMDEN COUNTY	
Given Name Searched	MICHAEL COLEY	
Developed Name Searched	MICHAEL COLEY	
Source Status History		
Status Date	Description	
20/Oct/2015 02:00:10 PM	Additional Research Required, Expected completion by 10/21/2015	
19/Oct/2015 02:00:24 PM	Search in progress, Expected completion by 10/21/2015	
19/Oct/2015 12:15:24 PM	Search in progress, Expected completion by 10/22/2015	
Order Process History		
Date	Description	
19/Oct/2015 12:15:15 PM	Search In Progress.	
19/Oct/2015 12:15:25 PM	Search In Progress.	

26/Oct/2016 05:13:22 PM

Record Judged

Para informacion en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

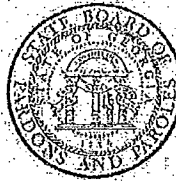
A Summary Of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.



PARDON

WHEREAS, Michael Coley, Serial Number EF#407410, was convicted in the court(s) indicated below of the following offense(s) for which he received the sentence(s) hereinafter set forth:

OFFENSE	COURT OF CONVICTION	DATE SENTENCE BEGAN	SENTENCE
Theft by Taking (203815)	Fulton Superior	01/30/1989	3 years First Offender probation; 02/04/1997 adjudicated guilty and sentenced to 3 years probation suspended upon payment of \$2,149 restitution, closed 02/03/2000 with monies paid
Sodomy (504132)	Fulton State	08/21/1990	12 months to serve suspended, \$200 fine paid, closed 08/21/1990
Counts 1 - False Name; Counts 2, 3 - Obstruction (98CR011236)	Clayton Superior	11/30/1998	Count 1 - 12 months to serve Counts 2, 3 - 1 year to serve, each count concurrent. Closed 10/08/1999

and,

WHEREAS, an application for a Pardon has been filed by the above named individual; and

WHEREAS, having investigated the facts material to the pardon application, which investigation has established to the satisfaction of the Board that the pardon applicant is a law-abiding citizen and is fully rehabilitated;

THEREFORE, pursuant to Article IV, Section II, Paragraph II (a), of the Constitution of the State of Georgia, the Board, without implying innocence, hereby unconditionally fully pardons said individual, and it is hereby

ORDERED that all disabilities under Georgia law resulting from the above stated conviction (s) and sentence (s), as well as, any other Georgia conviction (s) and sentence(s) imposed prior thereto, be and each and all are hereby removed; and

ORDERED FURTHER that all civil and political rights, except the right to receive, possess, or transport in commerce a firearm, lost under Georgia law as a result of the above stated conviction(s) and sentence(s), as well as, any other Georgia conviction(s) and sentence(s) imposed prior thereto, be and each and all are hereby restored.

It is directed that copies of this order be furnished to the said applicant and to the Clerk(s) of Court(s) in the County(s) where the above sentence(s) were imposed.

GIVEN UNDER THE HAND AND SEAL of the State Board of Pardons.

Case ID: 16080029

WHEREAS, Michael Coley, Serial Number EF#407410, was convicted in the court(s) indicated below of the following offense(s) for which he received the sentence(s) hereinafter set forth:

OFFENSE	COURT OF CONVICTION	DATE SENTENCE BEGAN	SENTENCE
Theft by Taking (203815)	Fulton Superior	01/30/1989	3 years First Offender probation, 02/04/1997 adjudicated guilty and sentenced to 3 years probation suspended upon payment of \$2,149 restitution, closed 02/03/2000 with monies paid
Sodomy (504132)	Fulton State	08/21/1990	12 months to serve suspended, \$200 fine paid, closed 08/21/1990
Counts 1 - False Name Counts 2, 3 - Obstruction (98CR011236)	Clayton Superior	11/30/1998	Count 1 - 12 months to serve Counts 2, 3 - 1 year to serve, each count concurrent Closed 10/08/1999

and,

WHEREAS, an application for a Pardon has been filed by the above named individual; and

WHEREAS, having investigated the facts material to the pardon application, which investigation has established to the satisfaction of the Board that the pardon applicant is a law-abiding citizen and is fully rehabilitated;

THEREFORE, pursuant to Article IV, Section II, Paragraph II (a), of the Constitution of the State of Georgia, the Board, without implying innocence, hereby unconditionally fully pardons said individual, and it is hereby:

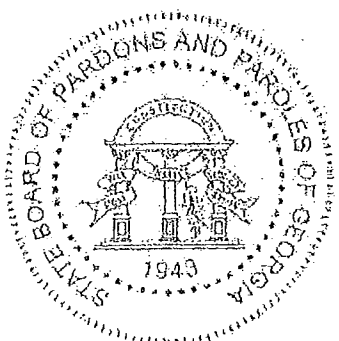
ORDERED that all disabilities under Georgia law resulting from the above stated conviction(s) and sentence(s), as well as, any other Georgia conviction(s) and sentence(s) imposed prior thereto, be and each and all are hereby removed; and

ORDERED FURTHER that all civil and political rights, except the right to receive, possess, or transport in commerce a firearm, lost under Georgia law as a result of the above stated conviction(s) and sentence(s), as well as, any other Georgia conviction(s) and sentence(s) imposed prior thereto, be and each and all are hereby restored;

It is directed that copies of this order be furnished to the said applicant and to the Clerk(s) of Court(s) in the County(s) where the above sentence(s) were imposed.

GIVEN UNDER THE HAND AND SEAL of the State Board of Pardons and Paroles, this 2nd day of January, 2013.

STATE BOARD OF PARDONS AND PAROLES

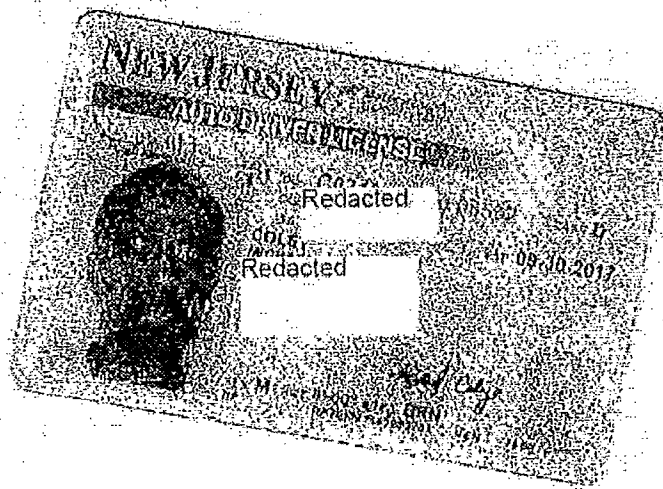


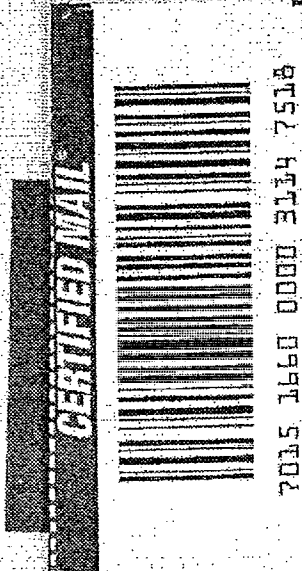
Jan Moss

FOR THE BOARD

Jan Moss

Case ID: 16080029





M. Cohen
Redacted
Camden NJ
Redacted

First Advantage Consumer Center
PO Box 105292
Atlanta GA 30348-5292



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

SENDER: COMPLETE THIS SECTION

- ☐ Complete items 1, 2, and 3.
- ☒ Print your name and address on the reverse so that we can return the card to you.
- ☒ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

First Advantage
PO Box 105292
Atlanta GA 30348



9590 9402 1518 5362 6650 02

2. Article Number (Transfer from service label)

7015 1660 0000 3114 7518

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

☐ Yes

☐ No

If YES, enter delivery address below:

3. Service Type

☐ Priority Mail Express®

☐ Registered Mail™

☐ Registered Mail Restricted Delivery

☐ Certified Mail®

☐ Certified Mail Restricted Delivery

☐ Collect on Delivery

☐ Signature Confirmation™

☐ Signature Confirmation Restricted Delivery

☐ Insured Mail

☐ Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

QUALITY PARK
8 1/2 x 3 1/2

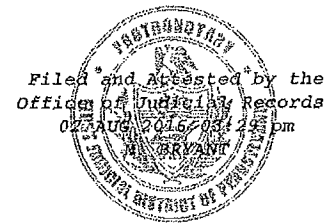


EXHIBIT C

First Advantage, Consumer Disclosure Center
PO Box 105292
Atlanta, GA 30348

000001

COLEY, MICHAEL

Redacted

CAMDEN, NJ Redacted

|||||



Dear Applicant:

You recently disputed information contained in a background report produced by First Advantage for an employment or volunteer purpose. We have completed our reinvestigation of the disputed information and have verified that the original information provided on the background report was reported accurately. Therefore, no change has been made to the background report originally produced.

A copy of the report reflecting the current information is enclosed for your records.

Upon your request, First Advantage will provide you with a description of the procedure used to reinvestigate the disputed information, including the name, address and telephone number to the extent such information is available, of any relevant furnisher(s) of information.

You have a right to add a statement to your file disputing the accuracy or completeness of the information. This statement will be included in future reports if the disputed information is contained therein.

At your request, First Advantage will notify anyone you specify who received your background report containing the disputed information during the past two years that the information was disputed. First Advantage will furnish them a revised copy of your background report showing your statement disputing the accuracy or completeness of the information.

If you have any additional questions regarding this matter, please contact us by phone, fax, or mail.

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348
Phone: 1-800-845-6004
Fax: 727-214-2127

Thank you for giving us the opportunity to assist you.

NOTE: Phone calls to our Consumer Center may be monitored for quality assurance.



A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF NEW JERSEY FAIR CREDIT REPORTING ACT

The State of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of consumer report data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. The same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can find the complete text of the NJFCRA at the Division of Consumer Affairs, Department of Law and Public Safety.

For questions or concerns regarding the NJFCRA, please contact:

Division of Consumer Affairs
Department of Law and Public Safety
124 Halsey Street
Newark, NJ 07102

DISCLOSURE

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency, from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- i. The unique personal identification number or password provided by the consumer reporting agency.
- ii. Proper identification to verify your identity; and
- iii. The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

This page intentionally left blank



Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

• **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

• **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

• **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed

or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:



TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
 Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details
 Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information	
Consumer's Name	MICHAEL COLEY
Client Name	UNITED PARCEL SERVICE
The following consumer information was used in the production of this report: Last Name, First Name, Middle Name, SSN, Date of Birth, Address SSN Redacted Address Redacted CAMDEN, NJ Reda	
Date of Birth	
Consumer Contact	Consumer Alternate Contact
Other Names	
Not Provided	
Information Regarding this Order:	
Position Applied For	Date Ordered 19/Oct/2015 12:15:15 PM
Background Check 26/Oct/2015 05:20:59 PM	Report Last Updated on 19/Nov/2015 03:21:50 PM
Completion Date	
Date Report Printed 19/Nov/2015 04:42:15 PM	
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result 11/19/2015 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS DECISIONAL			
Package Name: STANDARD PACKAGE			
Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File	Complete	Yes**	
First Advantage National Criminal File CAMDEN, CAMDEN, NJ	Complete	Yes**	Decisional
Felony Including Misdemeanor	Complete	No	
Felony Including Misdemeanor CAMDEN, CAMDEN, NJ	Complete	No	Eligible
Additional Searches Ordered			
NONE			
* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			

Social Security Number Validation	
Note	
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.	
Valid SSN? Yes	State Issued NEW JERSEY
Date Issued BETWEEN 1973-1973	Reported Deceased? No
Disclaimer	
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.	

Back to top

First Advantage National Criminal File CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Decisional
Record Source	DATABASE SEARCH (XDB) - PROM - GA - FULTON COUNTY SUPERIOR AND STATE COURTS	
Search Results	Record Found	

Case ID: 16080029

Search Type	First Advantage National Criminal File Search
Date of Search	19/Oct/2015
Address Covered	Redacted
Address City Covered	CAMDEN
Address County Covered	CAMDEN
Address State Covered	NJ
Address Zip	Reda
Location	FULTON, GA FULTON COUNTY
Given Name Searched	MICHAEL COLEY
Full matched by the following Identifiers: Last Name, First Name, DOB, SSN	
Case Reference #	Z03815
Case Date	27/Dec/1998
Name on File	MICHAEL COLEY
SSN on File	Redacted
DoB on File	Redacted
Charge	THEFT BY TAKING
Major/Minor Category	THEFT/FRAUD/BURGLARY / THEFT
Charge Type	FELONY
Disposition	GUILTY
Date	14/Feb/1997
Sentence	PROBATION LENGTH UNKNOWN; PROBATION REVOKED 1/30/1989; FINE/COST/ RESTITUTION \$ 2149.00
Current as of Date	25/Apr/2012

Order Process History

Date	Description
19/Oct/2015 12:18:15 PM	Record Ordered
19/Oct/2015 12:28:32 PM	Record sent for Auto Adjudication.
19/Oct/2015 12:28:35 PM	Search in Progress
19/Oct/2015 11:32:23 PM	Record Judged.

Back to top

Felony Including Misdemeanor CAMDEN, CAMDEN, NJ		Status: Complete Score: Eligible
Record Source	CAMDEN SUPERIOR COURT-CRIMINAL DIVISION	
Search Results	No Record Found	
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
Date of Search	26/Oct/2015	
Search Period	10/05/2008 - 10/05/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Reda	
Location	101 SOUTH 5TH STREET HALL OF JUSTICE CAMDEN CAMDEN COUNTY	
Given Name Searched	MICHAEL COLEY	
Developed Name Searched	MICHAEL COLEY	
Source Status History		
Status Date	Description	
20/Oct/2015 02:00:10 PM	Additional Research Required. Expected completion by 10/21/2015	
19/Oct/2015 02:00:24 PM	Search in progress. Expected completion by 10/21/2015	
19/Oct/2015 12:19:14 PM	Search in progress. Expected completion by 10/22/2015	
Order Process History		

Case ID: 16080039

420112239000106

Date	Description
19/Oct/2015 12:15:15 PM	Search In Progress.
19/Oct/2015 12:15:25 PM	Search In Progress.
26/Oct/2015 05:19:22 PM	Report Judged

Para información en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

The Federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer

LETTER TYPE 99
MICHAEL COLEY
Redacted
CAMDEN, NJ Redac

Background Report

Confidential

MICHAEL COLEY
Redacted
CID - 74307520

UNITED PARCEL SERVICE
EAST CENTRAL REGION 124-07-33
1 HOG ISLAND ROAD
PHILADELPHIA, PA 19153

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate/employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in

Case ID: 16080029

4201122508400186



simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fa.com/your-company/contact-support.aspx> for local contact details
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers

General Consumer Information	
Consumer's Name	MICHAEL COLEY
Client Name	UNITED PARCEL SERVICE
The following consumer information was used in the production of this report:	
Last Name, First Name, Middle Name, SSN, Date of Birth, Address	SSN Redacted Address Redacted CAMDEN, NJ Redd
Date of Birth	
Consumer Contact	Consumer Alternate Contact
Other Names	
Not Provided	
Information Regarding this Order:	
Position Applied For	Date Ordered 19/Oct/2015 12:15:15 PM
Background Check Completion Date	Report Last Updated on 19/May/2016 11:26:24 AM
Date Report Printed 23/May/2016 02:05:43 PM	
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result 11/20/2015 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS ELIGIBLE			
Package Name: STANDARD PACKAGE			
Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File	Complete	No	Pass
First Advantage National Criminal File CAMDEN, CAMDEN, NJ	Complete	No	Pass
Felony Including Misdemeanor	Complete	No	Eligible
Felony Including Misdemeanor CAMDEN, CAMDEN, NJ	Complete	No	Eligible
Additional Searches Ordered			
NONE			
Remark			
City Ordinance, State, or Federal law requires additional action and disclosure by employer to consumer prior to taking adverse action based on Consumer Report. FADV cannot provide Adverse Action letter mailing service on this candidate.			
Score Status			
05/19/2016			
* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			

Social Security Number Validation	
Note	
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.	
Valid SSN? Yes	State Issued NEW JERSEY
Date Issued BETWEEN 1973-1973	Reported Deceased? No
Disclaimer	
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.	

Back to top

Case ID: 16080029

First Advantage National Criminal File CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Pass
Record Source	DATABASE SEARCH (XDB) - PROM - GA - FULTON COUNTY SUPERIOR AND STATE COURTS	
Search Results	Record Found	
Search Type	First Advantage National Criminal File Search	
Date of Search	10/19/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Reda	
Location	FULTON, GA FULTON COUNTY	
Given Name Searched	MICHAEL COLEY	
Full matched by the following identifiers: Last Name, First Name, DOB, SSN		
Case Reference #	203815	
Case Date	27/Dec/1998	
Name on File	MICHAEL COLEY	
SSN on File	Redacted	
DoB on File		
Charge	THEFT BY TAKING	
Major/Minor Category	THEFT/FRAUD/BURGLARY / THEFT	
Charge Type	FELONY	
Disposition	GUILTY	
Date	14/Feb/1997	
Sentence	PROBATION LENGTH UNKNOWN; PROBATION REVOKED 1/30/1989; FINE/COST/ RESTITUTION \$ 2149.00	
Current as of Date	25/Apr/2012	
Order Process History		
Date	Description	
19/Oct/2015 12:25:15 PM	Record Ordered	
19/Oct/2015 12:28:32 PM	Record sent for Auto Adjudication.	
19/Oct/2015 12:29:35 PM	Search in Progress	
19/Oct/2015 11:32:29 PM	Record Judged.	

Back to top

FELONY including Misdemeanor CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Eligible
Record Source	CAMDEN SUPERIOR COURT-CRIMINAL DIVISION	
Search Results	No Record Found	
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
Date of Search	10/25/2015	
Search Period	10/05/2008 - 10/05/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Reda	
Location	101 SOUTH 5TH STREET HALL OF JUSTICE CAMDEN CAMDEN COUNTY	
Given Name Searched	MICHAEL COLEY	
Developed Name Searched	MICHAEL COLEY	
Source Status History		

Case ID: 16080029

6201122360008109

Status Date	Description
20/Oct/2015 02:00:10 PM	Additional Research Required, Expected completion by 10/21/2015
19/Oct/2015 02:00:24 PM	Search in progress, Expected completion by 10/21/2015
19/Oct/2015 12:15:21 PM	Search in progress, Expected completion by 10/22/2015
Order Process History	
Date	Description
19/Oct/2015 12:15:15 PM	Search In Progress
19/Oct/2015 12:15:25 PM	Search In Progress.
20/Oct/2015 05:13:22 PM	Record lodged.

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete

Case ID: 16080029

420112235010110



text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA please contact:

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety

124 Halsey Street

Newark, NJ 07102

Phone: 800-242-5846

973-504-6200

For New Jersey Residents:

New Jersey File Freeze Information:

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.

reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA please contact:
DIVISION OF CONSUMER AFFAIRS
Department of Law and Public Safety
124 Halsey Street

Case ID: 16080029

4201122500840107

Newark, NJ 07102
Phone: 800-242-5846
973-504-6200

For New Jersey Residents:

New Jersey File Freeze Information:

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) Proper identification to verify your identity; and
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.

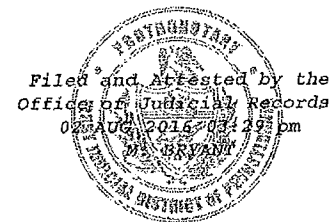


EXHIBIT D

Date:

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348-5292

RE: Request for Procedure Used to Reinvestigate Disputed Information

To whom it may concern:

I received the enclosed response from you regarding my request that you reinvestigate the inaccurate and incomplete information included in a consumer report you published about me to the United Parcel Service.

Your letter offers to provide a description of the procedure used to reinvestigate the disputed information upon my request. I am writing to ask that you immediately provide a description of the procedure used in your reinvestigation of the December 27, 1998 case of Theft By Taking in Fulton County, Georgia (Case Ref. Z03815).

I am also enclosing a copy of my driver's license so you can verify my identity.

Please provide a description of the procedure used in your reinvestigation as soon as possible.

Sincerely,

Michael Coley
Redacted
Camden, NJ Redacted
SSN: Redacted

Enclosures



First Advantage

A Background Investigation Group Company

Dear Applicant:

You recently disputed information contained in a background report produced by First Advantage for an employment or volunteer purpose. We have completed our reinvestigation of the disputed information and have verified that the original information provided on the background report was reported accurately. Therefore, no change has been made to the background report originally produced.

A copy of the report reflecting the current information is enclosed for your records.

Upon your request, First Advantage will provide you with a description of the procedure used to reinvestigate the disputed information, including the name, address and telephone number to the extent such information is available, of any relevant furnisher(s) of information.

You have a right to add a statement to your file disputing the accuracy or completeness of the information. This statement will be included in future reports if the disputed information is contained therein.

At your request, First Advantage will notify anyone you specify who received your background report containing the disputed information during the past two years that the information was disputed. First Advantage will furnish them a revised copy of your background report showing your statement disputing the accuracy or completeness of the information.

If you have any additional questions regarding this matter, please contact us by phone, fax, or mail.

First Advantage Consumer Center

P.O. Box 105292

Atlanta, GA 30348

Phone: 1-800-845-6004

Fax: 727-214-2127

Thank you for giving us the opportunity to assist you.

NOTE: Phone calls to our Consumer Center may be monitored for quality assurance.

A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF NEW JERSEY FAIR CREDIT REPORTING ACT

The State of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of consumer report data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. The same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can find the complete text of the NJFCRA at the Division of Consumer Affairs, Department of Law and Public Safety.

For questions or concerns regarding the NJFCRA, please contact:

Division of Consumer Affairs
Department of Law and Public Safety
124 Halsey Street
Newark, NJ 07102

DISCLOSURE

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency, from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- i. The unique personal identification number or password provided by the consumer reporting agency.
- ii. Proper identification to verify your identity; and
- iii. The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

This page intentionally left blank

Para informacion en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

• **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

• **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

• **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

• **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

• **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed

or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:



TYPE OF BUSINESS:	CONTACT:
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission; Consumer Response Center - FCHA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission; Consumer Response Center - FORA Washington, DC 20580 (877) 382-4357</p>

LETTER TYPE 99
MICHAEL COLEY
Redacted
CAMDEN, NJ Redacted

Background Report

Confidential

MICHAEL COLEY
Redacted

CID - 74307520

UNITED PARCEL SERVICE
EAST CENTRAL REGION 124-07-33
1 HOG ISLAND ROAD
PHILADELPHIA, PA 19153

Caution to Customer: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer or resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate/employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumers rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in

Case ID: 16080029



simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer:

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://faiv.com/our-company/contact-support.aspx> for local contact details.
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers:

General Consumer Information	
Consumer's Name	MICHAEL COLEY
Client Name	UNITED PARCEL SERVICE
The following consumer information was used in the production of this report: Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN	Redacted
Date of Birth	Redacted
Consumer Contact	Address: CAMDEN, NJ Redacted
Consumer Alternate Contact	
Other Names	Not provided
Information Regarding this Order:	
Position Applied For	Date Ordered: 19/Oct/2015 12:15:15 PM
Background Check	26/Oct/2015 05:20:59 PM
Completion Date	Report Last Updated on: 19/Nov/2015 03:21:50 PM
Date Report Printed	19/Nov/2015 04:42:15 PM
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result 11/19/2015 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS DECISIONAL			
Package Name: STANDARD PACKAGE			
Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File	Complete	Yes	
First Advantage National Criminal File: CAMDEN, CAMDEN, NJ	Complete	Yes**	Decisional
Felony Including Misdemeanor	Complete	No	
Felony Including Misdemeanor: CAMDEN, CAMDEN, NJ	Complete	No	Eligible
Additional Searches Ordered			
NONE			
* Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
** Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			

Social Security Number Validation	
Note	
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.	
Valid SSN? Yes	State Issued NEW JERSEY
Date Issued BETWEEN 1973-1973	Reported Deceased? No
Disclaimer	
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.	

Back to top

First Advantage National Criminal File: CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Decisional
Record Source	DATABASE SEARCH (XOB) - PROM - GA - FULTON COUNTY SUPERIOR AND STATE COURTS	
Search Results	Record Found	

Case ID: 16080029

Search Type	First Advantage National Criminal File Search
Date of Search	19/Oct/2015
Address Covered	Redacted
Address City Covered	CAMDEN
Address County Covered	CAMDEN
Address State Covered	NJ
Address Zip	Redacted
Location	FULTON, GA FULTON COUNTY
Given Name Searched	MICHAEL COLEY

Full matched by the following identifiers: Last Name, First Name, DOB, SSN

Case Reference #	Z03815
Case Date	27/Dec/1998
Name on File	MICHAEL COLEY
SSN on File	Redacted
DOB on File	
Charge	THEFT BY TAKING
Major/Minor Category	THEFT/FRAUD/BURGLARY/THEFT
Charge Type	FELONY
Disposition	GUILTY
Date	14/Feb/1997
Sentence	PROBATION LENGTH UNKNOWN; PROBATION REVOKED 1/30/1989; FINE/COST/ RESTITUTION \$ 2149.00
Current as of Date	25/Apr/2012

Order Process History

Date	Description
19/Oct/2015 12:18:08 PM	Record ordered.
19/Oct/2015 12:28:32 PM	Record sent for Auto Adjudication.
19/Oct/2015 12:29:50 PM	Record in Progress.
19/Oct/2015 11:32:23 PM	Record judged.

[Back to top](#)

Felonies including Misdemeanors CAMDEN, CAMDEN, NJ

 Status: Complete
 Score: Error 0/0

Record Source	CAMDEN SUPERIOR COURT-CRIMINAL DIVISION
Search Results	No Record Found

Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS
Date of Search	26/Oct/2015
Search Period	10/05/2008-10/05/2015
Address Covered	Redacted
Address City Covered	CAMDEN
Address County Covered	CAMDEN
Address State Covered	NJ
Address Zip	Redacted
Location	101 SOUTH 5TH STREET HALL OF JUSTICE CAMDEN CAMDEN COUNTY
Given Name Searched	MICHAEL COLEY
Developed Name Searched	MICHAEL COLEY

Source Status History

Status Date	Description
20/Oct/2015 02:00:10 PM	Additional Research Required, expected completion by 10/21/2015
19/Oct/2015 02:00:24 PM	Search in progress. Expected completion by 10/21/2015
19/Oct/2015 12:19:28 PM	Search in progress. Expected completion by 10/21/2015

Order Process History

Case ID: 16080029



Date	Description
19/Oct/2015 12:15:15 PM	Search In Progress
19/Oct/2015 12:15:25 PM	Search In Progress
19/Oct/2015 05:11:22 PM	Record Logged

Para informacion en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer

LETTER TYPE 99
 MICHAEL COLEY
 Redacted Redacted
 CAMDEN, N

Background Report

Confidential

MICHAEL COLEY
 Redacted

CID - 74307520

UNITED PARCEL SERVICE
 EAST CENTRAL REGION 124-07-33
 1 HOG ISLAND ROAD
 PHILADELPHIA, PA 19153

Caution to Customers: Under the terms of the service agreement, this report is delivered with the understanding that the recipient client will hold the same in strict confidence and not disclose it to third parties and furthermore is to be used only for the purpose indicated in the Client's agreement for service, i.e. employment/volunteer/resident/tenant screening purposes. This report and information provided therein is strictly confidential as it contains personal and sensitive information of the consumer/applicant/candidate/employee and must be utilized solely for the business purposes consistent with the declared purpose in the service agreement and is not to be used by the client or third parties for any other purposes. Client agrees to abide and comply with all applicable laws in connection with this report including data privacy, data protection laws and other similar applicable regulations.

First Advantage is not the source of the data provided in this report in that the data is collected by First Advantage from third party data sources such as public records held in governmental databases or courthouses, schools, colleges, universities, company officials, or third party proprietary databases etc. Accordingly First Advantage does not warrant the accuracy of the information provided by those third parties and expressly disclaims any and all liability for any and all claimed losses, damages, expenses including attorney fees and costs incurred as a result of reliance upon the content of this report.

For US-based Clients or Clients obtaining reports on US residents: Client certifies that it has complied with the Fair Credit Reporting Act (FCRA) and that it has provided a clear disclosure in compliance with the FCRA to the consumer/applicant/candidate/employee and obtained consent and authorization from the consumer/applicant/candidate/employee in order to receive this report. If the client intends to take adverse action based in whole or in part on the contents of this report, the client must provide the consumer with a copy of the report, a summary of consumer's rights as prescribed by FCRA section 1681g(c)(3) and a copy of any applicable state law rights before taking any action, wait a reasonable period of time for the consumer to dispute any inaccurate information and then can take adverse action. First Advantage has provided your company with copies of the CFPB Summary of Rights for this purpose.

For California based Clients or Clients obtaining reports on California residents: In California an Investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice. In

Case ID: 16080029



simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures.

If you are a First Advantage Consumer

Please contact the First Advantage Consumer Center at:
1-800-845-6004 Toll Free (within the U.S.)
+1 678-694-2530 Toll Number (outside the U.S.)
Or visit <http://fadv.com/our-company/contact-support.aspx> for local contact details.
Please contact the CHICAGO EMPLOYMENT SERVICE CENTER at:
(800)888-5773 (outside North America +1-770-569-3001)

First Advantage Customers:

General Consumer Information	
Consumer's Name	MICHAEL COLEY
Client Name	UNITED PARCEL SERVICE
The following consumer information was used in the production of this report: Last Name, First Name, Middle Name, SSN, Date of Birth, Address	
SSN	Redacted
Date of Birth	Redacted
Consumer Contact	Redacted
Consumer Alternate Contact	Redacted
Other Names	Not Provided
Information Regarding this Order:	
Position Applied For	Date Ordered 19/Oct/2015 12:15:15 PM
Background Check	26/Oct/2015 05:20:59 PM
Completion Date	Report Last Updated on 19/May/2016 11:26:24 AM
Date Report Printed	23/May/2016 02:05:43 PM
All timestamps represent US Eastern Time	

Background Report Summary			
Score Result 11/20/2015 - BASED ON YOUR CRITERIA, THE OVERALL CASE SCORE IS ELIGIBLE			
Package Name STANDARD PACKAGE			
Package Searches Ordered	Status	Review	Score
First Advantage National Criminal File	Complete	No	Pass
First Advantage National Criminal File CAMDEN, CAMDEN, NJ	Complete	No	Pass
Felony Including Misdemeanor	Complete	No	Eligible
Felony Including Misdemeanor CAMDEN, CAMDEN, NJ	Complete	No	Eligible
Additional Searches Ordered:			
NONE			
Remark			
City Ordinance, State, or Federal law requires additional action and disclosure by employer to consumer prior to taking adverse action based on Consumer Report. FADV cannot provide Adverse Action letter mailing service on this candidate.			
Score Status			
05/19/2016			
*Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
**Further review is required by the client to determine the consumer's eligibility based on background check results. Please refer to the corresponding detailed component report section for additional information.			
*** This product has been blocked from delivery due to compliance related restrictions.			

Social Security Number Validation	
Note	
The Social Security Number Validation is a process where the SSN is confirmed as being issued by the Social Security Administration. The Social Security Number Validation also confirms that the SSN does not belong to a deceased individual.	
Valid SSN? Yes	State Issued NEW JERSEY
Date Issued BETWEEN 1973-1973	Reported Deceased? No
Disclaimer	
The results of the Social Security Number Validation do not provide a verification that the Social Security Number belongs to the Consumer of this report.	

Back to top

Case ID: 16080029

First Advantage National Criminal File CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Pass
Record Source	DATABASE SEARCH (XDB) - PROM - GA - FULTON COUNTY SUPERIOR AND STATE COURTS	
Search Results	Record Found	
Search Type	First Advantage National Criminal File Search	
Date of Search	10/19/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Redacted	
Location	FULTON, GA FULTON COUNTY	
Given Name Searched	MICHAEL COLEY	
Full matched by the following identifiers: Last Name, First Name, DOB, SSN		
Case Reference #	203615	
Case Date	27/Dec/1998	
Name on File	MICHAEL COLEY	
SSN on File	Redacted	
DOB on File		
Charge	THEFT BY TAKING	
Major/Minor Category	THEFT/FRAUD/BURGLARY/THEFT	
Charge Type	FELONY	
Disposition	GUILTY	
Date	14/Feb/1997	
Sentence	PROBATION LENGTH UNKNOWN; PROBATION REVOKED 1/30/1989; FINE/COST/ RESTITUTION \$ 2149.00	
Current as of Date	25/Apr/2012	
Order Process History		
Date	Description	
10/06/2015 12:15:00 PM	Record Ordered	
19/Oct/2015 12:28:32 PM	Record sent for Auto Adjudication.	
10/06/2015 12:28:35 PM	Search in Progress	
19/Oct/2015 11:32:23 PM	Record Judged.	

[Back to top](#)

Felonies Including Misdemeanors CAMDEN, CAMDEN, NJ		Status: Complete
		Score: Entitled
Record Source	CAMDEN SUPERIOR COURT-CRIMINAL DIVISION	
Search Results	No Record Found	
Search Type	FELONY INDEX SEARCH INCLUDE MISDEMEANORS	
Date of Search	10/26/2015	
Search Period	10/05/2008 - 10/05/2015	
Address Covered	Redacted	
Address City Covered	CAMDEN	
Address County Covered	CAMDEN	
Address State Covered	NJ	
Address Zip	Redacted	
Location	101 SOUTH 5TH STREET HALL OF JUSTICE CAMDEN CAMDEN COUNTY	
Given Name Searched	MICHAEL COLEY	
Development Name Searched	MICHAEL COLEY	
Source Status History		

Case ID: 16080029

4281192760000109



Status Date	Description
20/Oct/2015 02:00:10 PM	Additional Research Required. Expected completion by 10/21/2015.
19/Oct/2015 02:00:24 PM	Search in progress. Expected completion by 10/21/2015.
19/Oct/2015 12:15:21 PM	Search in progress. Expected completion by 10/22/2015.
Order Process History	
Date	Description
19/Oct/2015 12:05:13 PM	Search in Progress.
19/Oct/2015 12:15:25 PM	Search in Progress.
16/Oct/2015 09:13:27 PM	Record Added.

Para informacion en español, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary Of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT
1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission; Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember insured banks, insured state branches of foreign banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency- Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration Area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission; Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the Federal Fair Credit Reporting Act. The two Acts are almost identical, as are your rights under them. You can find the complete

Case ID: 16080029

4201122300100111



text of the NJFCRA at the Department of Consumer Affairs. You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA please contact:

DIVISION OF CONSUMER AFFAIRS

Department of Law and Public Safety

124 Halsey Street

Newark, NJ 07102

Phone: 800-242-5846

973-504-6200

For New Jersey Residents:

New Jersey File Freeze Information:

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

(1) The unique personal identification number or password provided by the consumer reporting agency;

(2) Proper identification to verify your identity; and

(3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

If you wish to obtain a security freeze on your file you should contact First Advantage at: 800-321-4473.